



Gift Card Tips for Holiday Happiness

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MADISON – Convenience, availability and flexibility are always appreciated by shoppers, so it's no wonder that gift cards are so popular as a holiday gift. In fact, gift cards are at the top of most shoppers' lists for the ninth year in a row according to the National Retail Federation, with nearly six in ten consumers hoping to receive one as a gift. But for all of their pluses, there are some potential "gotchas" to look out for when buying and using gift cards. The Wisconsin Department of Agriculture, Trade and Consumer Protection asks both card buyers and recipients to take steps to ensure that everyone gets the full value of the gift.

"The best guidance is for shoppers to read the fine print at the time of purchase and for recipients to use the card fairly quickly when received as a gift," said Frank Frassetto, Division Administrator for Trade and Consumer Protection.

When buying a gift card:

- Inspect the packaging before you purchase a card to ensure that no protective stickers have been removed and that the pin number has not been exposed. Report any damaged cards to store management.
- Read the fine print on the card to ensure that you understand any rules on usage and associated fees. Federal rules require fees to be disclosed prior to purchase.
- Always give a gift receipt with the card to verify its value and the date of purchase. Make sure gift recipients hold onto their receipts until they have spent the entire value of the cards.
- If your loved ones or friends shop online, consider giving them electronic gift cards by email rather than physical cards. Many retailers offer this gifting option and the messages can often be customized with personal messages or images. These cards can be saved in an email account for future use without fear of losing or damaging a physical card.

If you receive a gift card:

- Try to use gift cards right away to ensure that you do not lose money on the card due to inactivity fees. By federal law, dormancy and service fees are allowed if the recipient has failed to use the card for more than one year. After that, fees are limited to one per month, but there is no limit on the amount of the fee.
- Keep your cards safe. Make a copy of the front and back of the card and keep it with the original receipt. Contact the issuer immediately if you lose a card or if it is stolen, but be aware that you may not be able to replace it. Some issuers may replace the card for a fee.

For additional information or to file a complaint, visit the Consumer Protection Bureau at datcp.wisconsin.gov, send an e-mail to datcp hotline@wisconsin.gov or call the Consumer Protection Hotline toll-free at 1-800-422-7128.

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